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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Group Art Unit: 3693

Examiner: Weisberger, Richard C.

## RESPONSE TRANSMITTAL

Attorney Docket No.: G08.151/U

**PTO Customer Number 28062**

Buckley, Maschoff & Talwalkar LLC

Five Elm Street

New Canaan, CT 06840

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office at facsimile number (571) 273-8300 on October 5, 2006.

Dated: October 5, 2006

By

Randolph P. Calhoun

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

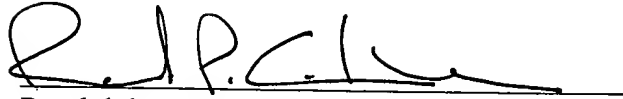
1. ☒ Response to Non-Final Office Action mailed July 05, 2006.
2. ☒ While no fees are believed due in conjunction with this response, the Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.
  - i. ☒ Credit any overpayment.
  - ii. ☒ Charge any additional fees required under 37 CFR 1.16 and 1.17.

**COPY**

Respectfully submitted,

October 5, 2006

Date

A handwritten signature in black ink, appearing to read "R. P. Calhoun", written over a horizontal line.

Randolph P. Calhoun  
Registration No. 45,371  
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**COPY**

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fax (203) 972-7627

**FACSIMILE TRANSMITTAL SHEET**

TO: Central Facsimile Number for Official Patent-Related Correspondence (Examiner Weisberger, Richard C.)	FROM: Randy Calhoun
COMPANY: U.S. Patent and Trademark Office	DATE: October 5, 2006
FACSIMILE NO: 1-571-273-8300	TOTAL NO. OF PAGES INCLUDING COVER: 12
RE: <b>Application Serial No.: 09/723,694</b> First Named Inventor: Bridges, Tim – <b>Group Art Unit: 3693</b> – Atty. Ref. No.: G08.151/U	SENDER'S TELEPHONE No: 203-972-5985

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By:   
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Patent

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: BRIDGES et al.

Application No.: 09/723,694

Filing Date: 11/28/2000

For: REDUCTION OF FINANCIAL  
INSTRUMENT VOLATILITY

)  
) Group Art Unit: 3693  
)  
) Examiner: Weisberger, Richard C.  
)  
) **AMENDMENT and RESPONSE** to July  
) 5, 2006 Non-Final Office Action  
)  
) Attorney Docket No.: G08.151/U  
)  
) **PTO Customer Number 28062**  
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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed July 5, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.